

# EAGLE



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Editor (Norm) [norman.sullivan@co.greene.in.us](mailto:norman.sullivan@co.greene.in.us)

June - July 2012 #5



Brian Lamm new President \*\*\*\*  
Dekalb County CVSO is elected the President of the Indiana Veterans Service Officers Asso.

Hello fellow CVSOs... Whatever happened to the premise that our jobs are suppose to get easier during the summer months because the Veterans are doing other things? If your office is like mine, you are up to your ears in Veterans. First, I would like to thank Tom Applegate and his staff for all their efforts in putting on an informative training session this year. While we were there a couple of issues came up that I think deserves further discussion. As most of you realize the number of Aid and Attendance cases have risen sharply over the past couple of years. Along with this is the fact that more and more assisted living facilities, as well as financial planners, are targeting our older veterans to take advantage of the benefit through creative means. These means are of a direct financial interest to both the assisted living facilities and financial planners. I encourage you to help spread the word to our Veterans through your outreach briefings - that they need to see you, and to be aware of companies offering to assist them. All too often those offers to help will cost our vets in the long run! Next I would like to touch on our discussions about communication within our CVSOs. Communication is the key to making each one of us better at our job! Periodically over the past couple of years we have had a few spirited email exchanges regarding issues that have come up. I personally believe this would be a great avenue to exercise the dreaded “I’ve got a Vet” discussions. Routinely, what you are facing with your unique situation has already been dealt with by other CVSOs. So in saying that, I would like to encourage you to start using email blasts to facilitate the “I’ve got a Vet” stories, instead of waiting until the conferences, where they are sometimes disrupting. And lastly, I have started perusing upcoming legislation here in Indiana in search of items of interest to us and Veterans as a whole. I hope each of you will keep your ears to the ground, and let us know of any pending legislation that will have an effect on us. I would like to establish us CVSOs as a group with lots more influence at the statehouse. We represent close to half a million Veterans across the state, and I feel there is no one more qualified to advocate for those veterans than the CVSOs. With your help we can make this happen! So until next time, keep taking care of our Veterans, and thank you for your service!

Brian Lamm

# Nuclear Sub May Have to Be Scrapped After Fire

May 25, 2012 Associated Press| by David Sharp

[Add a Comment](#)

KITTERY, Maine -- Even before the Navy completed its first damage assessment, the severity of a fire that swept through a nuclear-powered submarine in dry dock at Portsmouth Naval Shipyard triggered questions about whether the USS Miami can be salvaged.

The USS Miami's nuclear propulsion was spared from the intense blaze but some forward compartments including living quarters, command and control, and torpedo room suffered extensive damage, officials said Thursday. The Navy was unable to complete a formal assessment Thursday but the damage was severe enough to raise questions about whether costly repairs would make sense for the 22-year-old Los Angeles-class attack submarine.

"The duration of the fire suggests extensive damage that could render the vessel useless. These submarines were designed decades ago. So they're no longer state of the art," said Loren Thompson, defense analyst at the Arlington, Va.-based Lexington Institute. "If this vessel returns to service, I will be amazed."

Working in the submarine's favor is the fact that workers had removed some equipment and gutted part of the vessel during the retrofit, said U.S. Rep. Chellie Pingree of Maine after meeting with the shipyard commander. Rear Adm. Richard Breckenridge, commander of Submarine Group Two in Groton, Conn., where the USS Miami is based, told reporters on Thursday that it was premature to say whether the submarine could be salvaged. If it's scrapped, it would mean the loss of a ship that cost about \$900 million at the time to build. The U.S. Navy's newest attack submarines, the Virginia-class, are even more expensive at about \$2.6 billion apiece. The fire broke out Wednesday evening while the Miami was on a 20-month stay at the shipyard for an overhaul, and it took firefighters from more than a dozen departments until Thursday morning to douse the fire, described as intense and smoky.

Pingree described it as a "hot scary mess."

"It takes a lot of guts to go into a burning building. But the idea of going into a submarine full of hot toxic smoke -- that's real courage," she said.

Two crew members, three shipyard firefighters and two civilian firefighters were hurt, but their injuries were minor, officials said.

Officials were waiting Thursday to begin venting smoke and noxious fumes so workers go inside the submarine to assess damage.

Workers had to let fire-damaged compartments cool enough for fresh air to be safely introduced without risk of another fire.

There were no details on the cause of the fire, but Breckenridge promised that there will be a thorough investigation.

Firefighters isolated the flames so they would not spread to nuclear propulsion spaces at the rear of the submarine. There was nuclear fuel on board the sub, but the reactor has been shut down for two months and was unaffected.

The rear compartments including the nuclear propulsion unit remained habitable, and crew members never left that part of the sub during the fire, Breckenridge said.

Nonetheless, the blaze was stubborn.

"The fire spread to spaces within the submarine that were difficult to access, presenting a challenging situation for initial responders. But they persevered in incredible heat and smoke conditions, demonstrating exceptional courage," the admiral said.

Residents reported hearing sirens from fire trucks and ambulances throughout the night, and the smoke spread over the area.

"It smelled like plastic burning," said Janet Howe of Kittery, who lives three-quarters-of-a-mile from the shipyard.

Reporters were not allowed onto the base to see the submarine Thursday. But Pingree and others who viewed the vessel said there were no outward signs of damage, because the fire was contained inside the 360-foot-long hull.

It was unclear how many people were aboard the vessel or what type of work was being done when the fire started. The submarine, commissioned in 1990, has a crew of 13 Officers and 120 enlisted personnel. It arrived at the shipyard March 1.

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## Marines to Offer Early Retirement, With Benefits

May 25, 2012 [Stars and Stripes](#) | by Matthew M. Burke

SASEBO NAVAL BASE, Japan -- The Marine Corps soon will offer early retirement with benefits to some troops as part of force-shaping efforts aimed at cutting 20,000 jobs from the rolls over the next four years, Corps officials said this week.

Under the plan, expected to start this fall, Marines and officers with 15-20 years of service will be offered early retirement with benefits. It's part of a larger Marine initiative that includes voluntary early discharges and the convening of a selective early retirement board for lieutenant colonels and colonels already eligible for 20-year retirement benefits, who have stagnated in their grade.

Some of the administrative directives could be released as early as next month, Marine spokeswoman Maj. Shawn Haney said Friday in an interview with Stars and Stripes.

The Corps is looking to trim 5,000 troops in fiscal 2013, and drop from 202,000 to 182,100 Marines by the end of fiscal 2016 as part of Defense Secretary Leon Panetta's plan to streamline the military following a decade of wars.

The Marines plan to make this transition as painless as possible, Commandant of the Marine Corps Gen. James Amos told Congress earlier this year.

"As we reduce end strength, we will manage the rate carefully -- approximately 5,000 Marines per year -- so we reduce the force responsibly," Amos said. "The resulting 182,100 Marine active-duty force retains the capacity and capability to support current and crisis response operations through rotational deployments, and to rapidly surge in support of major contingency operations."

The Marines aren't the only service facing over manning issues.

The Army is slated to lose some 80,000 soldiers in the coming years. And while not facing troop cuts, the Air Force and the Navy have found their career fields bloated as a result of service members wishing to re-enlist rather than separate. But unlike the Navy, the Marines will not field enlisted retention boards that result in pink slips for thousands of service members, Haney said.

The Corps plans to honor contracts made with Marines, she said.

"We're going to be doing this for four years, starting now," Haney said. "We're trying to do the right thing by everybody."

Certain jobs and rates will not be part of the programs as the Corps tries to avoid an unbalanced force.

In addition, early discharge programs will be extended, allowing enlisted Marines with a year and officers with six months left on their contracts respectively to apply for early release. Under this scenario, Marines would not be entitled to pay and allowances for the remainder of their contract, but would be "entitled to all rights, privilege, or benefits" that they would have had if they had finished their enlistment, according to documents regarding the upcoming changes.

Haney said a Marine who doesn't have enough time left to deploy and would rather start school, for example, may find this vehicle useful.

An enlisted retention board, stricter promotion opportunities, and other last-ditch efforts are ready to be implemented should other cuts be needed, say due to sequestration, Haney said. Marine officials hope it doesn't come to that. "This is our plan unless we have to draw down further and faster," Haney said.

Corps officials took to the road in April to explain the looming changes.

Marines in Japan said they had already been briefed on the details of the drawdown programs, which will shave the force down across a wide spectrum of jobs and grades.

Haney said this was done to give Marines time to review their options and plan accordingly before the fiscal year starts in the fall.

Historically, the Corps has reduced its numbers at the end of conflicts, such as a drop from 475,000 to 75,000 in the five years after World War II, or 310,000 to 189,000 in the five years after Vietnam.

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## 17 —Veterans assistance offices closing in Ala.

By Bob Johnson - The Associated Press Posted : Tuesday May 29, 2012 19:31:02 EDT

MONTGOMERY, Ala. — Seventeen veterans' service offices will close around the state, meaning ex-soldiers in some counties will have to travel to receive benefits or other assistance.

The Alabama Department of Veterans Affairs says it closed the offices because of severe funding cuts to agencies funded by the state General Fund budget.

Spokesman Robert Horton said Tuesday that no employees will lose jobs because manpower will be consolidated in the other offices.

The purpose of the offices is to help eligible veterans apply for and receive claims, Horton said. He said if the outlook of the General Fund improves, some offices may reopen.

Horton said the workload facing the veterans' offices is increasing because of so many soldiers returning from Iraq and Afghanistan and the aging population of those who served in Vietnam, Korea and World War II.

The offices will be closed effective June 1.

Republican state Rep. Duwayne Bridges of Valley is a Marine veteran. One of the offices scheduled to close is in Lanett in Chambers County in his district.

"I hope as the economy turns around we'll be able to reopen that office," Bridges said.

He said he hopes that buses will be offered to provide transportation for veterans who normally would seek assistance at the Lanett office. He said the Lanett office is currently only open one day a week.

Veterans offices that are closing include: Baldwin County office in Bay Minette; Chambers County office in Lanett; Cherokee County office in Centre; Chilton County office in Clanton; Clay County office in Ashland; Colbert County office in Tuscumbia; Crenshaw County office in Luverne; Hale County office in Greensboro; Henry County office in Abbeville; Lawrence County office Moulton; Perry County office in Marion; Sumter County office in Livingston; Tallapoosa County office in Dadeville; Talladega County office in Sylacauga; Washington County office in Chatom; Wilcox County office in Camden; Winston County office in Double Springs.

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## Women on subs talk mission, working with men

By [Sam Fellman](mailto:sfellman@militarytimes.com) - sfellman@militarytimes.com

Posted : Wednesday May 30, 2012 11:30:41 EDT

After intense training and hitting the fleet, 10 of the Navy's first female submariners gathered May 24 in Washington, D.C., to share their experiences over the past six months. The head of the submarine force hailed them as examples of the Navy's best and brightest.

"The Navy and the submarine force really garner the best people that the nation has to offer," said Vice Adm. John Richardson, who added these women were living proof that the once all-male force "is opening up doors to more diversity and more talent."

The transition began in November, when female officers began reporting to their boats. The first to add women were the ballistic-missile subs Wyoming and Maine and guided-missile subs Georgia and Ohio. Women are assigned to both the blue and gold crews for each sub. For the next year or so, the primary focus for the 18 female submarine officers will be earning the gold chest device, known as "dolphins" or "fish," which demonstrates mastery of submarine operations.

“So far, the qualification process has been rigorous, but it’s also been a lot of fun,” said Lt. j.g. Tabitha Strobel, the main propulsion assistant on Georgia’s gold crew, who’s married to a submariner. “At the end of the day, what we want to do is drive the submarine, and the chances that we get to do that are extremely rewarding.” Despite the training and briefings, it took one crew about a week to come to grips with their new shipmates.

“At first, the guys were a little more timid, just because they hadn’t worked with females on a day-to-day basis,” said Lt. Britta Christianson, supply officer on Ohio’s gold crew, recalling her November 2011 check-in. “But after a week, they warmed up and we were just like brothers and sisters — fighting for the bathroom.”

Men and women take turns using the two available heads; women note their presence with an “occupied by female” sign.

Crew members have had to watch their language, beyond avoiding lewd jokes. After years of tacking “sir” onto every report, request and reply, sub sailors have to add “ma’am” to their vocabulary. Still, the occasional slip-ups don’t bother one officer.

“If they call me ‘sir,’ then I know that they’ve fully accepted me,” said Lt. j.g. Vanessa Esch, the electrical officer on Ohio’s blue crew. “They see me as an officer, not as a woman. So that’s good.”

The historic transition has not been without issues. Two of the original eight supply officers — lieutenants chosen to be role models for the young submariners arriving at their boats straight from training — were pulled from their crews in March and charged two months later for allegedly filing false travel claims for roughly \$4,500 each. After an investigation, another female supply officer was exonerated.

The next batch of 15 female submariners and five supply lieutenants is slated to begin arriving at boats in January 2013, according to submarine force spokeswoman Cmdr. Monica Rousselow. The next two subs to be integrated are the guided-missile sub Florida and ballistic-missile sub Louisiana, she said.

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## **The Friends of the Indiana War Memorials “Bricks of Remembrance”**

When men and women stand to protect our freedom and give their lives for our democracy, will we stand ready to remember their courage and strength? Will we place in time a marker of their life for us, and show the world that such hero’s will not be forgotten? Your tax-free contribution can provide for generations a “Brick of Remembrance” appropriately placed at the very center of this great State. These dedicated bricks will encircle the Soldier’s and Sailor’s Monument at the Indianapolis Circle Center, providing a visible demonstration of your commitment to the fine men and women who have been the guardians of our freedom. You can contribute to the placement of as many bricks as you wish for only \$100.00 per brick which includes the individuals name, rank, branch of service and dates to be remembered. Bricks will be prepared and installed on a quarterly basis.

Please make your check payable to the “Indiana War Memorial Foundation” a 501© (3) not - for - profit foundation established to support and promote the Indiana War Memorials. Please send your check and this form to the following address:

**Indiana War Memorial Foundation, 7399 N. Shadeland Ave. # 141,  
Indianapolis, IN 46250**

Please contact us through e-mail at:  
customerservice@indianawarmemorials.com or leave a voice message at: 317-650-9058

\*\*\* SEE Form next page\*\*

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## The Friends of the Indiana War Memorials

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Indiana War Memorial Foundation, 7399 N. Shadeland Ave. #141, Indianapolis, IN 46250

Please contact us through email at [customerservice@indianawarmemorials.com](mailto:customerservice@indianawarmemorials.com) or leave a voice message at: (317) 650-9058.

Name: \_\_\_\_\_ Day-Phone: \_\_\_\_\_

Address: \_\_\_\_\_ Evening-Phone: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ E-mail: \_\_\_\_\_

☐ Enclosed is payment for \_\_\_\_\_ @ \$100 per brick (please attach a separate page for each brick)

☐ Enclosed is a \$ \_\_\_\_\_ donation

Please engrave brick as follows:

Name & Rank																				
Dates of Service																				
Branch and Any Battles																				

**PRINT 3 LINES** 18 Characters per line including spaces and punctuation

Each brick will be placed in an appropriate manner that is befitting the honor we hold towards our hero's and will be displayed with dignity and respect.



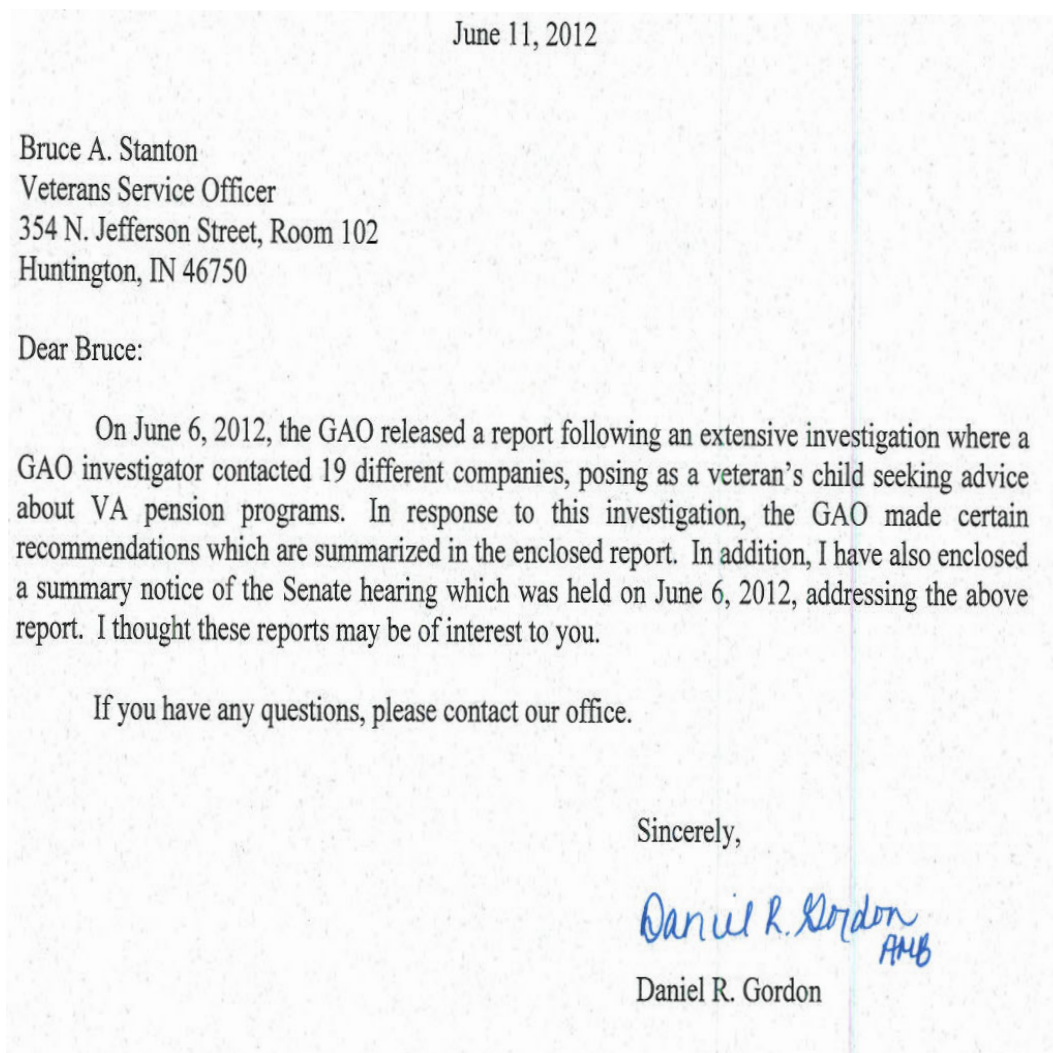
New VP Joe Root of Clinton County was elected vice president at the June Spring Conf.



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Emergency # ONLY for PMC, Milwaukee 414-902-5062 County Veterans Service Officers only

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## What GAO Found

The Department of Veterans Affairs' (VA) pension program design and management do not adequately ensure that only veterans with financial need receive pension benefits. While the pension program is means tested, there is no prohibition on transferring assets prior to applying for benefits. Other means-tested programs, such as Medicaid, conduct a look-back review to determine if an individual has transferred assets at less than fair market value, and if so, may deny benefits for a period of time, known as the penalty period. This control helps ensure that only those in financial need receive benefits. In contrast, VA pension claimants can transfer assets for less than fair market value immediately prior to applying and be approved for benefits. For example, GAO identified a case where a claimant transferred over a million dollars less than 3 months prior to applying and was granted benefits. Also, VA's process for assessing initial eligibility is inadequate in several key respects. The application form does not ask for some sources of income and assets such as private retirement income, annuities, and trusts. As a result, VA lacks complete information on a claimant's financial situation. Also, the form does not ask about asset transfers—information VA needs to determine whether these assets should be included when assessing eligibility. In addition, VA does not verify all the information it does request on the form. For example, VA does not routinely request supporting documents, such as bank statements or tax records, unless questions are raised. VA's fiduciary program, which appoints individuals to manage the financial affairs of beneficiaries who are unable to do so themselves, collects financial information that may affect some pension recipients' eligibility, but VA pension claims processors do not have access to all this information. Further, guidance on when assets should be included as part of a claimant's net worth is unclear; and VA claims processors must use their own discretion when assessing eligibility for benefits, which can lead to inconsistent decisions.

GAO identified over 200 organizations that market financial and estate planning services to help pension claimants with excess assets meet financial eligibility requirements for these benefits. These organizations consist primarily of financial planners and attorneys who offer products such as annuities and trusts. GAO judgmentally selected a nongeneralizable sample of 25 organizations, and GAO investigative staff successfully contacted 19 while posing as a veteran's son seeking information on these services. All 19 said a claimant can qualify for pension benefits by transferring assets before applying, which is permitted under the program. Two organization representatives said they helped pension claimants with substantial assets, including millionaires, obtain VA's approval for benefits. About half of the organizations advised repositioning assets into a trust, with a family member as the trustee to direct the funds to pay for the veteran's expenses. About half also advised placing assets into some type of annuity. Some products and services provided, such as deferred annuities, may not be suitable for the elderly because they may not have access to all their funds for their care within their expected lifetime without facing high withdrawal fees. Also, these products and services may result in ineligibility for Medicaid for a period of time. Among the 19 organizations contacted, the majority charged fees, ranging from a few hundred dollars for benefits counseling to \$10,000 for establishment of a trust.



## Why GAO Did This Study

The VA pension program is intended to provide economic benefits to wartime veterans and survivors with financial need. GAO was asked to examine (1) how the design and management of VA's pension program ensure that only those with financial need receive pension benefits and (2) what is known about organizations that are marketing financial products and services to enable veterans and survivors to qualify for VA pension benefits. GAO's study included a review of VA's policies and procedures, site visits to VA's three Pension Management Centers, and online research and interviews of organizations that market financial and estate planning services to help veterans and survivors qualify for VA pension benefits.

## What GAO Recommends

Congress should consider establishing a look-back and penalty period for pension claimants who transfer assets for less than fair market value prior to applying, similar to other federally supported means-tested programs. VA should (1) request information about asset transfers and other assets and income sources on application forms, (2) verify financial information during the initial claims process, (3) strengthen coordination with VA's fiduciary program, and (4) provide clearer guidance to claims processors assessing claimants' eligibility. In its comments on this report, VA concurred with three of GAO's recommendations and concurred in principle with one, citing concerns about the potential burden on claimants and recipients of verifying reported financial information. VA agreed to study the issue further.

For more information, contact Daniel Bertoni at (202) 512-7215 or [bertonid@gao.gov](mailto:bertonid@gao.gov).

## Recommendations for Congressional Consideration

**Recommendation:** To ensure that only those in financial need are granted VA pension benefits, Congress should consider establishing a look-back and penalty period for claimants who transfer assets for less than fair market value prior to applying, similar to other means-tested programs.

**Agency Affected:** Congress

**Status:** Open

**Comments:** When we determine what steps the Congress has taken, we will provide updated information.

## Hearings

### Aging Committee Hearing to Investigate Claims of Exploitation of Seniors Applying for VA's Pension Plan

*June 4, 2012*

Washington, D.C.—U.S. Senator Ron Wyden (D-Ore.) will chair a hearing of the Senate Special Committee on Aging on Wednesday, June 6, 2012 at 2 pm to hear testimony from government officials, veterans advocates as well as those who have been victimized by unscrupulous "pension poachers." That morning, the Government Accountability Office (GAO) will issue a report outlining problems with the VA pension program that allow for it to become a marketing tool to sell inappropriate financial instruments to elderly veterans.

**WHO:** U.S. Senator Ron Wyden and U.S. Senator Herb Kohl, Aging Committee Chairman

**WHAT:** Senate Special Committee on Aging

**WHERE:** 562 Dirksen Senate Office Building

**WHEN:** Wednesday, June 6, 2012 at 2pm

**Witnesses:**

Senator Richard Burr, Ranking Member of the Senate Veterans' Affairs Committee. Senator Burr will discuss the Burr-Wyden bill to require a financial look-back for those applying for pension.

Daniel Bertoni, Director of Disability Issues at the Government Accountability Office. Mr. Bertoni will discuss the finding of the GAO report, "Veterans' Pension Benefits: Improvements Needed to Ensure Only Qualified Veterans and Survivors Receive Benefits."

Kris Schaffer, Daughter of Montana Veteran. She will discuss her experience, along with that of her father, with the pension program and a "pension poacher" in Montana.

Lori Perkio, American Legion, Assistant Director, Veterans Affairs & Rehabilitation Division. Ms. Perkio was previously local Veterans Service Officer in Montana. She will discuss her experiences with "pension poachers," and outline the American Legion's views on how best to protect veterans.

David McLenachen, Director of Pension and Fiduciary Service at the U.S. Department of Veterans Affairs. Mr. McLenachen will discuss the VA's response to the GAO report, and what actions the VA plans to take to combat this problem.

The VA's enhanced pension with aid and attendance (commonly called Aid and Attendance or A&A) is designed to provide a pension for needy elderly veterans and/or their spouses to assist with essential daily activities they cannot afford on their own. This money increases the quality of life for tens of thousands of elderly veterans.

Unfortunately, problems with the design and administration of the program have led to a growing industry of predatory financial planners and attorneys who are using the Aid

and Attendance program to target vulnerable seniors and sell them inappropriate financial instruments. These "pension poachers" convince senior veterans that they are entitled to a pension for which they would not otherwise qualify. In order to claim that money the poacher will then sell the senior financial tools that will make them appear in need of this assistance.